

Date of Change	Area	Change	Groups most likely to be affected	Potential impact of change
1 st April 2011	Indexation of benefits and pensions	Benefits linked to CPI and not RPI –	All those on benefits and pension	This will have biggest impact in the long term. UK expects to save £5.8 billion as a result of this change.
1 st April 2011	Local Housing Allowance (LHA)	Excess payment of £15 abolished. Will be removed from existing clients on anniversary date or when there is a relevant change.	182 remain with potential excess at November 2011 of 1384 LHA claimants in Falkirk Council area. No TP on excess. None with excess by 31/03/2012.	Reduce income level but no shortfall in rent to be met.
1 st April 2011	Local Housing Allowance	5 bedroom LHA rate abolished and maximum rate is now 4 bedrooms for new private sector claims on or after 1/4/2011– existing claims are being reassessed when there is a relevant change.	1 remaining claimant in Falkirk Council area (5 at April 2011). Contractual rent £100 lower than 5-bed rate, so minimum impact	Shortfall in rent being met from own resources.
1 st April 2011	Local Housing Allowance	LHA caps introduced for size category	N/A	No impact in Falkirk – all below cap level
1 st April 2011	Local Housing Allowance	LHA rates calculated using 30 th percentile figure and not 50 th . Reduced rates will apply to all new claims received on or after that date. Some existing claimants will be afforded Transitional Protection (TP) when there is a relevant change for up to 9 months.	New claims from tenants living in the private rented sector from 01/04/11. 500 existing LHA claimants with a relevant change in circs or reach anniversary date on or after 01/04/11.	Shortfall in rent being met from own resources if landlords have set their rents based on the LHA rates at pre Jan 2011.
1 st April 2011	Local Housing Allowance	Extra bedroom allowed in LHA size criteria for non-resident carers.	Tenants living in the private rented sector with non-resident carers where they require	Positive impact. Those satisfying criteria may have LHA award increased and

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			occasional overnight care and there is an available room. 1 request received.	have to fund less rent from their own resources.
1 st April 2011	Discretionary Housing Payments (DHP)	Increase in funding for expenditure on DHPs to Falkirk Council. Govt contribution increased from £5775 to £11150.	Used in the main to afford short-term protection to tenants in private rented sector to mitigate impact of LHA changes and vulnerable claimants.	Positive impact. Increase in funding available for awards but we can only make awards up to govt contribution. Once funds exhausted, no further payments can be made.
1 st April 2011	Housing Benefit (HB)	The rates of non-dependant deductions are increasing by up to £12.85 per week	c. 450 claimants affected.	Shortfall in rent being met from own resources Non- dependent deductions are a major cause of rent arrears levels – this could drive up cost of collection and recovery Potential increase in rent arrears and evictions
1 st April 2011	Working Tax Credit (WTC)	% of child care costs paid through WTC reduces from 80% to 70%	Low income families with childcare costs	HMRC information limited on actual numbers. Childcare can be a major barrier to work due to cost or sourcing. Increased spending on childcare reduces the amount of take home pay and in some situations disincentives work all together.

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1 st April 2011	Working Tax Credit	The basic and 30 hour element will be frozen for 3 years.		HMRC information limited The amount of Tax Credit reduces in real terms. Contradicts government agenda of making work pay – these targets will target all low income families
1 st April 2011	Child Tax Credit (CTC)	Increase in child element and again April 2012.		
1 st April 2011	Savings Credit (SC)	The maximum SC will be frozen for 4 years.	Low income pensioners aged 65 and over	HMRC information limited. Reduced income in real terms – increase in fuel poverty
1 st April 2011	Child Benefit (CB)	for 3 years	Everyone with children (very high take-up of CB)	Difficulties with child care Reduction in income
1 st April 2011	Reassessment of IB claimants	All people currently on incapacity Benefit will be reassessed between 2011 and 2014.	All those on incapacity benefit	Reduced income if transferred onto Jobseekers. Potential no entitlement to any benefit depending on family/capital circumstances
Summer 2011	Work Programme	uced	Work age people who are unemployed	Increased conditionality could lead to more sanctions resulting in less income
Summer 2011	Get Britain Working	uced		
1 st July 2011	Employment and Support Allowance (ESA)	There will be a migration to ESA from Incapacity Benefit, Income Support as a result of disability and Severe Disablement Allowance from July 2011 – March 2014.	6410 people currently claiming IB. Reassessment of those receiving HB/CTB.	In Burnley and in Aberdeen found 30% fit for work – 30% placed in ESA support group.

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Jan 2012	Income Support (lone parents) (IS)	Lone parents whose child is aged 5 years or above will be eligible for Jobseekers Allowance rather than IS.	Around 1500 lone parents claiming IS – no indication of age split –allowance rather than income support	Increased unemployment levels More benefit sanctions- less income
Jan 2012	Local Housing Allowance	ared room rate will be extended to apply from those aged 25 – 34.	Single claimants living in the private rented sector. c.115 existing claimants affected.	Shortfall in rent to be met from own resources. Rent arrears, eviction and homelessness
1 st April 2012	Working Tax Credit	Increase in the number of hours work required for a couple with children to qualify for WTC from 16 to 24 with one partner working at least 16 hours.		HMRC information limited. Families on low earnings and low hours lose out all together. Many employers have contracts built around hours of employment inline with Tax credit entitlement and both employers and employees may find the new rules restrictive and unworkable. Opens a gap between those working 16 hours and 24 hours where no top ups available
1 st April 2012	Working Tax Credit	The 50 plus element will be removed from WTC.	Those aged 50+	HMRC information limited Discourages older people form moving into work

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1 st April 2012	Tax Credit	A disregard of £2500 will be introduced in the Tax Credits system for in year falls in income.		HMRC information limited Families will find it difficult to adjust for the resulting loss in tax credit
1 st April 2012	Tax Credits	The period for which a Tax Credit claim and certain change in circumstances can be backdated will be reduced from 3 months to 1 month.		HMRC information limited Where change would mean increase in tax credits late notification could lead to loss of income
1 st April 2012	Child Tax Credit	The family element of the CTC will be withdrawn immediately after the child element.		HMRC information limited
1 st April 2012	Discretionary Housing Payments	Government payments will increase to local authorities. 2012/13 - £37 972 govt contrib. £94 930 – threshold.	Tenants in the private rented sector adversely affected by LHA changes and not afforded Transitional Protection. Social rented sector tenants adversely affected by Welfare Reform changes. Vulnerable tenants / those threatened with homelessness who are not already receiving a maximum award.	Positive. More funds available to mitigate impact of LHA and other Welfare Reform changes and alleviate poverty and hardship where appropriate in the private and social rented sectors.

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1 st April 2012	Employment and Support Allowance	Contributions based ESA with work-related activity component time limited to 1 year.		Loss of independent income for those with savings, other income or working partners. Increased stigmatisation for those relying on means tested benefits and the idea that those who have contributed less having more entitlements. The Child Poverty Action Groups states 'a couple with children one working 20 hours on minimum wage and the other on contributory ESA could lose £168.31 a week'
1 st April 2013	Child Benefit	Withdrawn from families with a high rate taxpayer where one individual earns approx £42k.		Lone parent family on 44k loses benefit and two parent families on 86 k retain benefit. Increases administration costs increases complexity, ends universalism and becomes more bureaucratic which could affect take up.
1 st April 2013	Personal Independence Payment	Working age disability allowance to be replaced by a new Personal Independence Payment.	Every recipient of DLA of work age. All new claims from working age people	Every existing claim for DLA will be reviewed. Loss of entitlement. Reduced income.
1 st April 2013	Tax Credits	The level of in year rises in income that will be disregarded fall from £10000 to £5000.		HMRC information limited Likely to lead to TC overpayments

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1 st April 2013	Local Housing Allowance	Will be up-rated in line with the CPI and will not reflect local market rent evidence.	Tenants in the private rented sector receiving LHA.	Further reduction in rent levels applied locally. Shortfall to be met from claimants own resources.
1 st April 2013	End of Community Care Grants and Social Fund – Scottish Community Support Fund delivered by local authority	Falkirk Council delivering new or revised service	Those in crisis or want to avoid institutional care	Need to develop/revise service
1 st April 2013	Benefit Cap	A cap will be applied to couples and lone parents who receive more than £500 per week in benefits and single people who receive more than £350 per week in benefits.	65 households in the Falkirk Council area have been identified as being affected by this cap.	This money will be taken from housing benefit allowance in the first instance but then will be a considered at a total part of they universal credit payment. This may mean people not having enough to pay for their rent and other household obligations.
1 st April 2013	Housing Benefit	Housing Benefit entitlement for working age claimants in the social rented sector will reflect family size).	Single claimants living in two bedroom properties. Adults living in the family home after they have left. Those placed in temporary homeless accommodation e.g. via Private Sector leased scheme / council owned accommodation.	Revise allocation policy to ensure families/households can pay rent

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1 ST April 2013	Single Fraud Investigation Service (SFIS)	SFIS will be introduced merging the fraud investigation powers of LAs, FIS and HMRC.	Residents in the Falkirk Council area. LA staff providing HB/CTB investigative resource.	LAs will no longer have the power to investigate housing benefit fraud. Under interim arrangements LA investigators will be employed by the Council they will work to the Single Fraud Investigation Service policies, procedures and processes. DWP will be issuing guidance on interim working arrangements from April 2013. TUPE will apply to these staff. The Scottish Government are in discussions about on going powers to investigate Council Tax Fraud from April 2013.
1 ST April 2013	Council Tax Reduction Scheme	The existing Council Tax Benefit scheme administered by LAs is being replaced by a devolved replacement scheme, which is to be administered for 10% less funding than current arrangements.	In the first year the existing system will continue until 2014 with the Scottish Government and CoSLA seeking to meet shortfalls. Major system implementation in the Council's Finance Division to reflect new arrangements.	Awaiting consultation from Scottish Government on options for model national scheme and whether or not local parameterisation is possible.

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1 st Oct 2013	Universal Credit (UC)	UC will replace means tested working age benefits, including HB. This will apply to new claims received from Oct 2013. Existing claimants will transfer over when there is a natural change from October 2013 or by planned managed change (potentially on a geographic basis) from April 2014 to end 2017. Timetable for this is expected to be published in 2013.	<p>Phased approach to migration.</p> <p>New claims for housing costs will form part of UC from April 2014. Existing working-age HB caseload will transfer to UC from October 2013 to end 2017.</p> <p>Tenants in the private rented sector and the social rented sector who claim Housing Benefit, Rent Allowance or Local Housing Allowance will be affected.</p> <p>Large families but especially where disability exists within the family</p>	<p>Payment to be made monthly direct to claimants.</p> <p>Impact on collection rates and drop in critical funding stream used to invest in social sector housing / fund housing policy objectives.</p> <p>Increased demand for advocacy and advice services and income maximisation in Revenues, Welfare Benefits and Debt Advice Services.</p> <p>Potential increase in homelessness for those claimants who are vulnerable and unable to manage their household budgets to maintain their rent payments.</p> <p>Revenues challenge - maintaining ongoing service delivery and performance levels whilst implementing whole-scale change.</p> <p>Review of housing rent charging policy to remove</p>

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				<p>rent-free weeks and move to monthly charges to reflect timing of payment of housing support. Essential to make rent arrears administration effective.</p> <p>Redesign the Revenues and Benefits Service - there may be associated job losses / additional costs of redundancies etc. This could lead to the withdrawal of Revenues Services from the Council's local area off ice network.</p> <p>Delivery of face to face service for those unable to apply on-line or by telephone</p>
31 March 2014	Migration of existing Incapacity Benefit claimants onto new benefits	Should be complete although timetable has not been issued yet		Will still be a number of unheard appeals
April 2014	Tax Credits	No new claims will be accepted from this date		
October 2014	Housing Benefit <i>Move to housing credit for</i>	Housing Credit introduced to replace housing benefit for	Pension Age claimants	Claiming process is already streamlined. Main change will

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	<i>claimants of pension age</i>	those of pension age – it will be paid as an element of pension credit for both new claims and existing caseload.		be no longer processing claims and payment direct to tenants.
2015	Review of Universal Credit arrangements	Review of progress to date to inform future delivery arrangements.		LAs role in delivery of UC from 2017 onwards to be decided. Initial discussions with COSLA, Scottish Executive and DWP underway.
1 st April 2016	State Pension Age	Rise in State Pension age to be accelerated so that it reaches 65 by Nov 2018.		
October 2017	Pension Credit	End of migration period for people of pensionable age and in receipt of housing credit	People of pensionable age.	
By end of 2017	Universal Credit (UC)	Migration of existing working age claimants on means-tested benefits complete.		Redesign the Revenues and Benefits Service - there may be associated job losses / additional costs of redundancies etc. This could lead to the withdrawal of Revenues Services from the Council's local area office network.